

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/8/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

TyJuan D Walker
4505 King Dr., Apt 2
Chicago, IL 60653

Case Number: 15-16546
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-1948

Attorney for Debtor(s) (name and address):

Anthony J Kudron
Robert J Semrad & Associates
11101 S. Western Ave
Chicago, IL 60643
Telephone number: (312) – 256-8322 Ext

Bankruptcy Trustee (name and address):

Karen R Goodman ESQ
Taft Stettinius & Hollister LLP
111 East Wacker Dr
Suite 2800
Chicago, IL 60601
Telephone number: (312) 836-4048

Meeting of Creditors:

Date: **June 9, 2015**

Time: **12:00 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/10/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: May 11, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 TyJuan D Walker
 Debtor

Case No. 15-16546-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: vgossett
 Form ID: b9a

Page 1 of 1
 Total Noticed: 19

Date Rcvd: May 11, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2015.

db +TyJuan D Walker, 4505 King Dr., Apt 2, Chicago, IL 60653-4116
 23270528 +Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 23270533 +Grandpointe, 1112 7th Ave, Monroe, WI 53566-1364
 23270540 +JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
 23270543 +Stellar Rec, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-0959
 23270544 +Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: akudron@robertjsemrad.com May 12 2015 00:40:32 Anthony J Kudron,

Robert J Semrad & Associates, 11101 S. Western Ave, Chicago, IL 60643
 tr +EDI: BKRGOODMAN.COM May 12 2015 00:18:00 Karen R Goodman, ESQ,
 Taft Stettinius & Hollister LLP, 111 East Wacker Dr, Suite 2800, Chicago, IL 60601-4277
 23270527 +E-mail/Text: bankruptcy@rentacenter.com May 12 2015 00:54:10 Acceptance Now,
 5501 Headquarters Dr, Plano, TX 75024-5837
 23270529 +EDI: CMIGROUP.COM May 12 2015 00:18:00 Credit Management Lp, 4200 International Pkwy,
 Carrollton, TX 75007-1912
 23270530 +E-mail/Text: bknotice@erccollections.com May 12 2015 00:52:17 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 23270532 +EDI: AMINFOFP.COM May 12 2015 00:18:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 23270534 +E-mail/Text: bkynotice@harvardcollect.com May 12 2015 00:54:11 Harvard Collection,
 Harvard Collection Services, 4839 N Elston Avenue, Chicago, IL 60630-2589
 23270535 +EDI: IIC9.COM May 12 2015 00:18:00 IC System, Attn: Bankruptcy,
 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
 23270536 EDI: IRS.COM May 12 2015 00:18:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
 23270537 EDI: JEFFERSONCAP.COM May 12 2015 00:18:00 Jefferson Capital Systems, 16 Mclelland Rd,
 Saint Cloud, MN 56303
 23270539 +EDI: CHASE.COM May 12 2015 00:18:00 JP Morgan Chase, PO Box 3155,
 Milwaukee, WI 53201-3155
 23270541 +EDI: MID8.COM May 12 2015 00:18:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 23270542 +E-mail/Text: merle@sirfinance.com May 12 2015 00:54:06 Sir Finance, 6140 N. Lincoln Ave,
 Chicago, IL 60659-2318

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23270531* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,
 Jacksonville, FL 32256-7412
 23270538* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems, 16 Mclelland Rd,
 Saint Cloud, MN 56303)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2015 at the address(es) listed below:

Anthony J Kudron on behalf of Debtor TyJuan D Walker akudron@robertjsemrad.com,
 rjscourtdocs@gmail.com
 Karen R Goodman, ESQ kgoodman@taftlaw.com,
 il24@ecfcbis.com/sfdocket@shfeskylaw.com/nbeagan@taftlaw.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3